

REMARKS

Claims 1-25 are pending in the above-identified application. By this Amendment, Applicants have amended claims 1-3, 6-7, 10-18, and 23-24, cancelled claims 8-9, 19-20, 22, and 25, and have added claims 26-31. The amendments to the claims and the newly added claims are supported by the application as originally filed, and do not introduce new matter. Particularly, support for the amendments may be found as follows:

- The online transaction system feature of claims 1, 16, and 31 may be found at page 23, line 30 to page 24, line 19 of the specification.
- The client information application selection feature of claims 1, 16, and 31 may be found at page 23, lines 23-29 of the specification.
- The broker entry application selection feature of claims 1, 16, and 31 may be found at page 23, lines 18-20 and Fig. 9.
- The market data function selection of claims 1, 16, and 31 may be found beginning at page 25, line 2 to page 26, line 33.
- The opportunities application selection of claims 2, 17, and 31 may be found at page 24, lines 23-27.
- The entitlement amendments to claims 6-7 and 23-24 may be found at page 13, line 25 to page 15, line 27
- The investor-mediated transaction selection of claim 13 may be found at page 23, line 30 to page 24, line 19 of the specification.
- The management application of claim 26 may be found at page 24, lines 20-22 of the specification.
- The research selection of claim 27 and 31 may be found at page 27, lines 1-11 of the specification.
- The first financial planning selection of claim 28 and 31 may be found at page 29, lines 1-15 of the specification.
- The second financial planning selection of claim 29 and 31 may be found at page 29, lines 16-32 of the specification.

Accordingly, entry of the amendments to claims 1-3, 6-7, 10-18, and 23-24 and newly added claims 26-31 is respectfully requested.

Objection to Drawings

In the Notice of Draftsperson's Patent Drawing Review included in the Office Action, the draftsperson objects to Figures 2-21 under 37 C.F.R. 1.84 or 1.1152. Applicant has enclosed herewith a replacement set of Figures 2-21. Accordingly, reconsideration and withdrawal of the objection is respectfully requested.

Claim Rejections – 35 U.S.C. § 112

The Examiner rejects claim 13 under 35 U.S.C. § 112 insofar as the claim 13 recites the term “inventor-mediated”. Claim 13 has been amended in relevant part to recite “investor-mediated”. Accordingly, reconsideration and withdrawal of the rejection is respectfully requested.

Claim Rejections – 35 U.S.C. § 101

The Examiner rejects claim 1-3, 5, 8-12, and 14-15 under 35 U.S.C. § 101 noting that it is not clear whether the interface includes any technological element, e.g., software or hardware. Pending claims 1-3, 6-7, and 10-15 have been amended to relate to “a computer readable medium having software stored thereon that when executed on a computing device causes a browser interface ... to be displayed on a workstation.” In their present form, it is evident that claims 1-3, 6-7, and 10-15 comprise software elements. Accordingly, reconsideration and withdrawal of the rejection is respectfully requested.

Claim Rejections – 35 U.S.C. § 103

Claims 1-25 are pending in the above-identified application. In the Office Action dated May 4, 2004, the Examiner rejected claims 1-9 and 13-25 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,064,984 (Ferguson, *et al.*) in view of U.S. Patent No. 6,195,647 (Martyn *et al.*), and claims 10-12 also under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,064,984 (Ferguson, *et al.*) in view of U.S. Patent No. 6,195,647 (Martyn *et al.*) and further in view of AOL in a nutshell (“AOL”). The Applicant respectfully traverses the rejections, and asserts that the claims pending in the present application, *i.e.*, claims 1-25, and newly added claims 26-31, are patentable over Ferguson and Martyn for at least the reasons stated below.

Ferguson discusses a computer implemented financial planner that obtains information from customers and financial product providers and presents the information in a graphic display to allow customers to make decisions on financial products based on the information provided. Col. 2, lines 38-45. Martyn discusses a data processing system that provides an securities trading interface. Abstract. AOL generally discusses the favorite places features of the AOL service.

In contrast, the present invention provides a financial service system that provides financial planners with applications for advising clients that are given online trading

capability independent and concurrent with that of the financial advisor. Particularly, independent claims 1, 16, and 31, and the claims dependent thereon, feature a browser interface that provides financial advisors with access to applications and data functions, to provide financial services therewith, to a plurality of investors that have access to an online transaction system that provides each investor with at least one investor account for investors to conduct therewith investor-mediated transactions including orders to trade securities, and for tracking investor mediated transactions. In this instance, the application menu includes a client information application selection that provides financial advisors with access to information regarding investor accounts and investor mediated transactions that have been made available with the online transaction system, and a broker entry application selection that provides financial advisors with a window for entering orders to trade securities for at least one investor. The market data function menu includes a market data function selection that provides financial advisors with access to real time market data.


Independent claim 31 further features an application menu that includes an opportunities selection that provides a window displaying at least one investor's maturing holdings and that provides recommendations for swapping maturing holdings, upgrading maturing holdings, or a combination thereof, a first financial planning selection that displays an investor's then current asset allocation and suggests an alternative allocation based on an investor's risk tolerance, a second financial planning selection that displays an investor account's gains and analyzes progress toward an investment goal using at least one growth rate assumption, and the market data function menu includes a research selection for researching investment information for researching securities by at least one of industry, price, P/E ratio, growth rate and rating, and a historical chart selection for accessing historical information, including studies, charts, and historical quotes, for at least one security based on at least one specified range of dates.

Neither Ferguson, Martyn, nor AOL, alone or in combination, disclose or otherwise suggest software and systems that provide a browser interface with selections that provide such functionality. The dependent claims are patentable for additional reasons. While deemed unnecessary to argue these additional reasons at this time, given the arguments presented above, the Applicant reserves the right to present such arguments should it become necessary or desirable to do so.

For the above reasons, the Applicants submit that their invention as claimed is patentable over the references cited by the Examiner. Accordingly, reconsideration and allowance of pending claims 1-25 and newly added claims 26-31 is, therefore, respectfully solicited. To expedite the prosecution, the Examiner is invited to contact the Applicant's undersigned representative at 212-895-2905.

Respectfully submitted,

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I hereby certify that this paper and any accompanying papers referenced herein are being deposited this date with the U.S. Postal Service as First Class Mail with sufficient postage addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450


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Date